

March 23, 2021

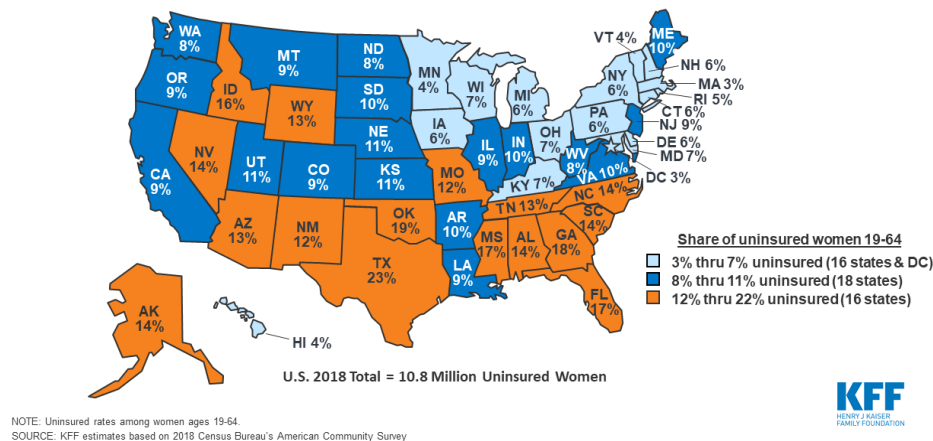
Dear Chairman Frank and members of the House Human Services Committee,

The Texas Association of Health Plans (TAHP) is the statewide trade association representing health insurers, health maintenance organizations, and other related health care entities operating in Texas. Our members provide health and supplemental benefits to Texans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare and Medicaid.

We are writing to provide testimony in support of House Bill 133, which extends Medicaid coverage for women for a year following delivery.

Every Texan deserves access to affordable, comprehensive health care coverage regardless of their income, health status, or pre-existing conditions. Texas currently has an uninsured rate of 23% among women — the highest in the country.¹

Uninsured Rates Among Nonelderly Women, by State, 2018

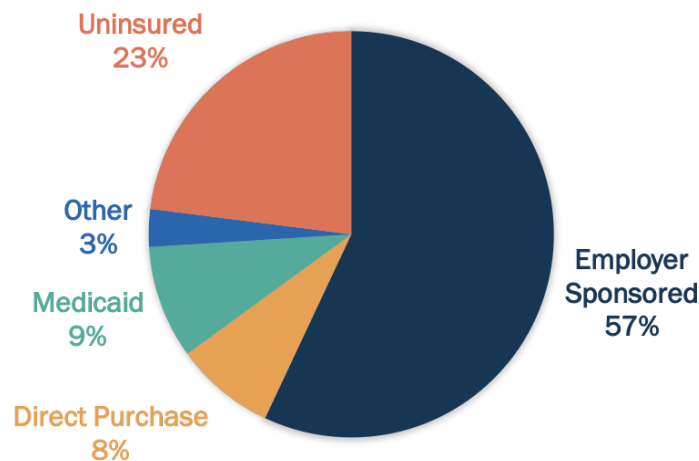


For women, health insurance coverage is a critical factor in making health care affordable and accessible. Women with health coverage are more likely to obtain needed preventive, primary,

¹<https://www.kff.org/womens-health-policy/fact-sheet/womens-health-insurance-coverage-fact-sheet/>

and specialty care services and have better access to new advances in women’s health. Compared to women with insurance, uninsured women [use fewer](#) important preventive services such as mammograms, pap tests, and timely blood pressure checks. They are also less likely to report having a [regular doctor](#). Most women in Texas receive their health coverage through private health coverage.

HEALTH INSURANCE COVERAGE OF TEXAS WOMEN AGES 19–64 IN 2018



Nine percent of women in Texas receive comprehensive health coverage through the Texas Medicaid program. Medicaid is the largest single payer of maternity care in US, covering [43 percent](#) of all births in 2017. As such, this program has a significant role to play in improving maternal health and helping to eliminate preventable maternal mortality.

Texas partners with private health insurers known as Medicaid managed care organizations (MCOs) to connect more than 90% of Texans on Medicaid, including Texas women, to health insurance that provides comprehensive coverage and peace of mind — covering the benefits and services that families need to get healthy and stay healthy.

Medicaid managed care allows Texans on Medicaid to access and choose from a variety of doctors and hospitals in their area. More than 80% of all Texas doctors are currently in Medicaid managed care plan networks. The managed care model has saved more than \$5 billion in taxpayer dollars by improving access to care and focusing on preventive health care — taking proactive steps to keep Texans healthy and avoid common illness.²

This includes increased access to prenatal care and education. Texas Medicaid currently covers more than 50% of births in Texas. As a result, more expectant moms receive prenatal care and education — and receive it earlier — helping Texas mothers deliver healthier babies. Prior to

² [Evaluation of Medicaid Managed Care - Rider 61 Report, August 2018.](#)

Medicaid managed care, Texas Medicaid operated under a fee-for-service system in which less than 15% of women received timely prenatal care.³ Today, because of managed care, 90% of expecting mothers in Medicaid receive timely prenatal care.⁴ Texas Medicaid also connects at-risk pregnant mothers with special doctors, support systems, and highly trained individuals in their local community who can help these moms make the healthiest choices for themselves and their babies.

Despite all the progress MCOs made in improving health outcomes and ensuring pregnant women have access to timely prenatal care, they still face major barriers to addressing health outcomes. Last session, the Legislature passed Senate Bill 750 to help address several of these barriers. SB 750 directed the improvement of data on maternal health and causes of death, as well as the development of strategies to address the rates of maternal mortality and morbidity in Texas. But there are still ways Texas can increase access to health care for women before, during, and after pregnancies. **Healthy women lead to healthier mothers and children.**

The most significant barrier preventing health plans from improving care for new mothers is the short timeframe for Medicaid eligibility before and after pregnancy, as well as the lag time it takes to get a client into managed care once they are deemed eligible. The Texas Medicaid program only covers women for 60 days past delivery, and research shows the majority of maternal deaths in Texas occur after the mother loses her Medicaid coverage.

With a growing number of maternal deaths occurring in the postpartum period, keeping women covered through Medicaid is critically important. **In fact, [research concludes](#) that extending coverage improves health outcomes.** The American College of Obstetricians and Gynecologists and its physician partners also [recommend](#) extending coverage. Moreover, at its June 2019 meeting, the American Medical Association's House of Delegates [adopted a resolution](#) supporting the extension of Medicaid coverage for women in the postpartum period.

Recognizing the importance of continuous coverage for women after delivery, **Congress is working to make this option easier for states to adopt.** Inside the \$1.9 trillion [American Rescue Plan Act](#) of 2021 is a provision giving states the new option to [extend](#) the postpartum coverage period under Medicaid from 60 days following pregnancy to a full year through a state plan amendment rather than needing to negotiate a complicated 1115 waiver agreement. This will allow Texas to easily add coverage and negotiate coverage with CMS.

An important way to improve maternal health is to ensure access to health care coverage post-delivery. Providing Medicaid access to low-income mothers for a longer period also

³ EQRO Summary of Activities, State Fiscal Year 2002. ICHIP HEDIS Report

⁴[EQRO Summary of Activities, State Fiscal Year 2018 - Quality, Timeliness, and Access to Health Care for Texas Medicaid and CHIP Recipients. May 2019.](#)

promotes continuity and access to preventive services such as contraception and intrapartum care. **Texas should provide full coverage for women on Medicaid 12 months post-delivery to improve maternal health and ensure healthier babies.**

Laurie Vanhoose

Director of Policy & Government Programs

Texas Association of Health Plans

lvanhoose@tahp.org

512-217-8459